

LAWS OF DELAWARE  
VOLUME 85  
CHAPTER 251  
153rd GENERAL ASSEMBLY  
FORMERLY  
SENATE BILL NO. 238  
AS AMENDED BY  
SENATE AMENDMENT NO. 1  
AND  
HOUSE AMENDMENT NO. 1

AN ACT TO AMEND TITLE 24, TITLE 29, AND TITLE 31 OF THE DELAWARE CODE RELATING TO INSURANCE COVERAGE FOR CHIROPRACTIC THERAPY AND PHYSICAL THERAPY.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF DELAWARE:

Section 1. Amend § 716, Title 24 of the Delaware Code by making deletions as shown by strike through and insertions as shown by underline as follows:

§ 716. Chiropractors eligible for compensation from insurance; reimbursement at Medicare rate or comparable.

(a) (1) For purposes of disability insurance, standard health and accident, sickness, and all other such insurance plans, whether or not they are considered insurance policies, and contracts issued by health service corporations and health maintenance organizations, if the chiropractor is authorized by law to perform a particular service, all of the following apply:

a. The chiropractor is entitled to compensation for that chiropractor's services under the plan or contract.

b. The plan or contract ~~may not have~~ is prohibited from placing annual or lifetime numerical limits on chiropractic visits for the treatment of ~~back pain.~~ the spine and other neuromusculoskeletal structures, including extremities.

Section 2. Amend § 2621, Title 24 of the Delaware Code by making deletions as shown by strike through and insertions as shown by underline as follows:

§ 2621. Physical therapists eligible for compensation from insurance.

(a) For purposes of disability insurance, standard health and accident, sickness, and all other such insurance plans, whether or not they are considered insurance policies, and contracts issued by health service corporations and health maintenance organizations, if a physical therapist is authorized by law to perform a particular service, the physical therapist is entitled to compensation for that physical therapist's services under such plans and contracts, and such plans and contracts ~~may not have~~ are prohibited from placing annual or lifetime numerical limits on physical

therapy visits for the treatment of ~~back pain.~~ the spine and other neuromusculoskeletal structures, including extremities.

Section 3. Amend § 503, Title 31 of the Delaware Code by making deletions as shown by strike through and insertions as shown by underline as follows:

§ 503. Eligibility for assistance; amount; method of payment.

(b) *Medicaid.* — (1) Medical assistance may be granted to medically and financially eligible persons in accordance with Titles IV-A, IV-E, XVI, and XIX of the Social Security Act (42 U.S.C. §§ 601 et seq., 1381 et seq., and 1396 et seq.), federally approved waivers of these sections of the act, and rules and regulations established by the Department of Health and Social Services. Eligibility for and payment of medical assistance must be determined under policies and regulations established by the Department of Health and Social Services. Eligibility standards, recipient copay, and provider reimbursement must be set in accordance with state and federal mandates, state and federal funding levels, approved waivers, and rules and regulations established by the ~~Department.~~ Department of Health and Social Services. The amount of assistance in each case of medical care must not duplicate any other coverage or payment made or available for the costs of such health services and supplies. To the extent permitted by federal requirements, no annual or lifetime numerical limitations may be placed on physical therapy or chiropractic care visits that are for the purpose of treating ~~back pain.~~ the spine and other neuromusculoskeletal structures, including extremities.

Section 4. This Act applies to all policies, contracts, or certificates issued, renewed, modified, altered, amended, or reissued after December 31, 2026.

Approved April 28, 2026